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# TOO GOOD TO BE TRUE....

A Column on Consumer Issues

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## TAKING THE MYTHS OUT OF THE MARKETPLACE

Shopping for home and family can be a daunting experience for even the most seasoned consumer. In an effort to better prepare yourself for the shopping experience, here are more consumer myths:

**MYTH:** Giving out your credit card number for identification is okay as long as you do not authorize a charge on your account.

**FACT:** Using your credit card for identification can cost you a great deal. Con artists who get your credit card number and expiration date might make unauthorized charges. It is fine, however, to use credit cards to make catalog orders, hotel reservations, and other purchases from reputable companies with which you are familiar. In fact, buying by credit card can give you valuable rights under federal law if you have trouble getting the product or service.

**MYTH:** You have a better chance of winning a publisher sweepstakes when you purchase magazines.

**FACT:** It is illegal for sweepstakes promotions to require you to buy or pay anything. Even if you don't buy anything, you must be given the same chance of winning publisher sweepstakes as those who do buy magazines.

**MYTH:** No one can take money directly from your bank accounts without your written authorization.

**FACT:** Con artists can steal directly from your checking account too. Anyone can issue a "demand draft" to your bank, claiming you authorized the withdrawal, and the bank may pay it even though it does not contain your signature. You probably will not find out someone made a withdrawal until you receive your next statement. To prevent this, keep your checking account number private unless absolutely necessary.

**MYTH:** Your credit report is private unless you authorized someone to review it.

**FACT:** Anyone may look up your credit report. That includes potential employers, landlords, insurers, and others.

**MYTH:** Advertisements you see or hear through radio, TV, newspapers, and magazines are accurate or they would not be in the reputable media.

**FACT:** No government agency reviews advertisement in advance. Usually only severe, widespread fraud in advertisements is ultimately prosecuted. The media running the ads virtually never investigate the truth of the advertisements and generally are not legally required to do so. The burden rests with you to determine if an advertisement is truthful or not. Get more information about a product's reputation from magazines such as Consumer Report or by contacting the Consumer Protection Division or the Better Business Bureau serving the area.

Armed with your knowledge about these consumer myths, you will be a more informed shopper.

*The Attorney General's Consumer Protection Division investigates allegations of fraud in the marketplace. Investigators also mediate individual complaints against businesses. If you have a consumer problem or question, call the Consumer Protection Division at 328-3404, toll-free at 1-800-472-2600, or 1-800-366-6888 (w/TTY). This article and other consumer information is located on our website at [www.ag.state.nd.us](http://www.ag.state.nd.us).*

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